

PATENT  
AUS920010441US1  
(9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

DWIP N. BANERJEE, RABINDRANATH DUTTA,  
LORIN E. ULLMANN

Serial No.

Filed:

Title: METHOD, PROGRAM, AND SYSTEM FOR  
RESETTING THE VALUE OF A COUPON  
BASED ON MARKET INFORMATION

Examiner:

Group Art Unit:



**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:


Pursuant to 37 C.F.R. §§ 1.56 and 1.97-1.98, Applicants would like to call the Examiner's attention to the references listed on the enclosed form PTO-1449. Copies of these references are also enclosed.

Applicants believe that none of the listed references, alone or in combination disclose or suggest Applicant's claimed invention.

Dated: OCTOBER 24, 2001

Respectfully submitted,

CARDINAL LAW GROUP  
Suite 2000  
1603 Orrington Avenue  
Evanston, Illinois 60201  
847-905-7111

  
FRANK C. NICHOLAS  
Registration No. (33,983)  
Attorney for Applicant

FORM PTO-1449	SERIAL NO.	CASE NO. AUS920010441US1 (9000/44)
<b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>	FILING DATE	GROUP ART UNIT
(use several sheets if necessary)	APPLICANT(S): DWIP N. BANERJEE RABINDRANATH DUTTA LORIN E. ULLMANN	

J1017 U.S. PTO  
 10/042481  
  
 01/09/02

**REFERENCE DESIGNATION U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	FILING DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	6,185,541 B1	02/06/01	SCROGGIE ET AL.		
	A2	6,041,309	03/21/00	LAOR		
	A3	6,009,411	12/28/99	KEPECS		
	A4	5,970,469	10/19/99	SCROGGIE ET AL.		
	A5	5,903,874	05/11/99	LEONARD ET AL.		
	A6	5,855,007	12/29/98	JOVICIC ET AL.		

**FOREIGN PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

EXAMINER INITIAL	<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)</b>	

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.